

### IN THE CLAIMS

Please amend the claims as follows:

1-31. (Cancelled)

32. (Currently Amended) ~~A method according to claim 31~~ A method for verifying a user and a user computer, the method comprising:

receiving at a first server at least one first message from the user computer, the at least one first message including a first fingerprint file;

comparing the first fingerprint file against a second fingerprint file to verify the user computer, the second fingerprint file accessible by the first server;

receiving at a second server at least one second message from the user computer, the at least one second message including a first identification for the user; and

comparing the first identification for the user against a second identification for the user to verify the user, the second identification for the user accessible by the second server, wherein the first and second servers are mini-servers, and wherein the first mini-server is associated with a first clearinghouse computer and the second mini-server is associated with a second clearinghouse computer.

33. (Currently Amended) ~~A method according to claim 31~~, A method for verifying a user and a user computer, the method comprising:

receiving at a first server at least one first message from the user computer, the at least one first message including a first fingerprint file;

comparing the first fingerprint file against a second fingerprint file to verify the user computer, the second fingerprint file accessible by the first server;

receiving at a second server at least one second message from the user computer, the at least one second message including a first identification for the user; and

comparing the first identification for the user against a second identification for the user to verify the user, the second identification for the user accessible by the second server, wherein

the first and second servers are mini-servers, and wherein the first mini-server is associated with a first clearinghouse computer and the second mini-server is associated also with the clearinghouse computer.

34. (Currently Amended) ~~A method according to claim 29 further comprising:~~

A method for verifying a user and a user computer comprising:

receiving at a first mini-server at least one first mini-server message from the user computer, the at least one first mini-server message including a first fingerprint file;

comparing the first fingerprint file against a second fingerprint file to verify the user computer, the second fingerprint file accessible by the first mini-server;

receiving at a second mini-server at least one second mini-server message from the user computer, the at least one second mini-server message including a first identification for the user; and

comparing the first identification for the user against a second identification for the user to verify the user, the second identification for the user accessible by the second mini-server; and

after the comparing of the first identification for the user against the second identification for the user to verify the user, generating a third ~~second~~ mini-server message at the second mini-server based upon the results of ~~said~~ the comparison.

35. (Previously Presented) A method according to claim 34, further comprising:

sending the first mini-server message to a vendor computer; and

sending the second mini-server message to the vendor computer.

36. (Previously Presented) A method according to claim 35, further comprising:

authorizing an action by the vendor computer only if both the first mini-server message contains information indicating the user computer was verified and the second mini-server message contains information indicating the user was verified.

37. (Canceled)

38. (Currently Amended) ~~A vendor computer according to claim 37,~~ A vendor computer comprising:

a first input unit to communicate with a first server and to receive a first server message containing information indicating if a user computer was verified;

a second input unit to communicate with a second server to receive a second server message containing information indicating if a user was verified;

a processor to receive the first server message from the first output and the second server message from the second output and to authorize an action only if both the first server message contains information indicating the user computer was verified and the second server message contains information indicating the user was verified, wherein the first input unit and the second input unit are the same.

39. (Canceled)

40. (Currently Amended) ~~The vendor computer according to claim 37,~~ A vendor computer comprising:

a first input unit to communicate with a first server and to receive a first server message containing information indicating if a user computer was verified;

a second input unit to communicate with a second server to receive a second server message containing information indicating if a user was verified;

a processor to receive the first server message from the first output and the second server message from the second output and to authorize an action only if both the first server message contains information indicating the user computer was verified and the second server message contains information indicating the user was verified, wherein the first server and the second server are mini-servers, and wherein the first server message and the second server message are mini-server messages.

41.- 42. (Canceled)